

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 11-36863-KRH
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carolyn Elizabeth Smithers
3019 Kelrae Dr.
Richmond, VA 23234

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8683

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Carolyn Elizabeth Smithers is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 20, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Carolyn Elizabeth Smithers
 Debtor

Case No. 11-36863-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
 Form ID: B18W

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Feb 20, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2015.

db +Carolyn Elizabeth Smithers, 3019 Kelrae Dr., Richmond, VA 23234-2019
 aty +Deanna H Hathaway, Hathaway Adair, 3412 Cutshaw Ave, Richmond, VA 23230-5014
 cr +Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser, c/o Peter S. Lake, Esquire,
 192 Ballard Court, Suite 400, Virginia Beach, VA 23462-6538
 10779113 +Ashley Furniture, 6312 W Broad St, Richmond, VA 23230-2010
 10779114 +Bill Me Later, PO Box 2394, Omaha, NE 68103-2394
 10924790 +Bill Me Later c/o Scott Livingston, 101 Schilling Road, Suite 40,
 Hunt Valley, MD 21031-1104
 10917260 Boleman Law Firm, P.C., P.O. Box 11588, Richmond, VA 23230-1588
 10808618 +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas, TX 75374-0933
 10779116 +Darrell Drinkwater, Re: AmeriCredit Financial Svcs, 605 Lynnhaven Pkwy, Ste 100,
 Virginia Beach, VA 23452-7447
 10779124 +George Smithers, 3019 Kelrae Dr., Richmond, VA 23234-2019
 10779126 +HSBC/SAKS, 12 E 49th St, New York, NY 10017-1028
 10788485 +M. Richard Epps, P.C., Re: Americredit, 605 Lynnhaven Pkwy #200, VA Beach, VA 23452-7484
 10781449 +U.S. Attorney's Office, 600 E. Main Street, 18th Floor, Richmond, VA 23219-2430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Feb 21 2015 02:13:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 cr EDI: RMSC.COM Feb 21 2015 02:13:00 GE Capital Retail Bank c/o Recovery Management Sys,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 cr +EDI: RECOVERYCORP.COM Feb 21 2015 02:13:00 Recovery Management Systems Corporation,
 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605
 10793440 EDI: PHINAMERI.COM Feb 21 2015 02:13:00 Americredit Financial Services, Inc.,
 PO Box 183853, Arlington TX 76096
 10779112 EDI: PHINAMERI.COM Feb 21 2015 02:13:00 AmeriCredit Financial Services, PO Box 181145,
 Arlington, TX 76096-1145
 10779131 +EDI: PHINAMERI.COM Feb 21 2015 02:13:00 AmeriCredit Financial Services, Inc.,
 M. Richard Epps, P.C., 605 Lynnhaven Pkwy #200, Virginia Beach, VA 23452-7484
 11283723 +EDI: BASSASSOC.COM Feb 21 2015 02:13:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 10779115 EDI: CRFRSTNA.COM Feb 21 2015 02:13:00 Credit First Nat'l Assoc, BK 13 Credit Operations,
 PO Box 818011, Cleveland, OH 44181-8011
 10779117 EDI: RCSDELL.COM Feb 21 2015 02:13:00 Dell Financial Services, Customer Service,
 PO Box 81577, Austin, TX 78708-1577
 10779118 +EDI: TSYS2.COM Feb 21 2015 02:13:00 DSNB/Macys, P.O. Box 8218, Mason, OH 45040-8218
 11015699 EDI: RESURGENT.COM Feb 21 2015 02:13:00 Dell Financial Services L.L.C.,
 c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
 10798012 +EDI: TSYS2.COM Feb 21 2015 02:13:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 10956843 EDI: RMSC.COM Feb 21 2015 02:13:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 11332722 EDI: RMSC.COM Feb 21 2015 02:13:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 10779119 EDI: RMSC.COM Feb 21 2015 02:13:00 GEGRB/Ashley Furniture, P.O. Box 960061,
 Orlando, FL 32896-0061
 10779120 +EDI: RMSC.COM Feb 21 2015 02:13:00 GEGRB/Dillards, P.O. Box 965005,
 Orlando, FL 32896-5005
 10779121 +EDI: RMSC.COM Feb 21 2015 02:13:00 GEGRB/HHGR, P.O. Box 981439, El Paso, TX 79998-1439
 10779122 +EDI: RMSC.COM Feb 21 2015 02:13:00 GEGRB/JCP, Re: Bankruptcy, PO Box 103104,
 Roswell, GA 30076-9104
 10779123 +EDI: RMSC.COM Feb 21 2015 02:13:00 GEGRB/LOWE, P.O. Box 981400, El Paso, TX 79998-1400
 10779125 +EDI: RMSC.COM Feb 21 2015 02:13:00 HH Gregg, PO Box 965036, Orlando, FL 32896-5036
 11027932 +EDI: BASSASSOC.COM Feb 21 2015 02:13:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 10779127 EDI: IRS.COM Feb 21 2015 02:13:00 Department of the Treasury, Internal Revenue Service,
 PO Box 21126, Philadelphia, PA 19114
 11279664 EDI: AIS.COM Feb 21 2015 02:13:00 InSolve Recovery, LLC by American InfoSource LP,
 PO Box 269093, Oklahoma City, OK 73126-9093
 10779130 +EDI: CBSKOHL.COM Feb 21 2015 02:13:00 Kohl's - Recovery, Attn: Bankruptcy Dept,
 P.O. Box 3004, Milwaukee, WI 53201-3004
 11029653 +E-mail/Text: bknotice@ncmlc.com Feb 21 2015 02:26:25 National Capital Management, LLC,
 agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,
 Memphis, TN 38125-1741
 10779111 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Feb 21 2015 02:26:05 Office of the US Trustee,
 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885
 10977413 EDI: PRA.COM Feb 21 2015 02:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 11051067 EDI: RECOVERYCORP.COM Feb 21 2015 02:13:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 10779132 +EDI: WFFC.COM Feb 21 2015 02:13:00 Wells Fargo Dealer Services, PO Box 1697,
 Winterville, NC 28590-1697

District/off: 0422-7

User: baumgartn
Form ID: B18W

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Total Noticed: 44

Date Rcvd: Feb 20, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11951589 EDI: ECAST.COM Feb 21 2015 02:13:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262
11745094 +EDI: BASSASSOC.COM Feb 21 2015 02:13:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096)
cr* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,
Oklahoma City, OK 73126-9093
cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
cr* +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,
TUCSON, AZ 85712-1083
10791305* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 400 N. 8th St., Box 76, Stop Room 898,
Richmond, VA 23219-0000)
10779129* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Proceedings & Insolvencies,
P.O. Box 21126, Philadelphia, PA 19114-0326)
10779128* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
10991245* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)
11332723* Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2015 at the address(es) listed below:

Deanna H. Hathaway on behalf of Debtor Carolyn Elizabeth Smithers ecf@hathawayadair.com,
hathawayadair@gmail.com
Deanna H. Hathaway on behalf of Attorney Deanna H Hathaway ecf@hathawayadair.com,
hathawayadair@gmail.com
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Peter S. Lake on behalf of Creditor Wells Fargo Bank, N.A., dba Wells Fargo Dealer Services,
successor by merger to Wells Fargo Dealer Services, Inc. fka Wachovia Dealer Services, Inc.
pslake@lakelawfirm.org, loretta@lakelawfirm.org
Suzanne E. Wade station08@ricva.net, ecfsummary@ricva.net

TOTAL: 5